

METHOD OF CONDUCTING TRANSACTIONS

Abstract

A method is provided of authorizing third parties to conduct financial transactions via an ATM (12). A user (16) firstly encrypts details of a transaction to be performed on a personal digital assistant (PDA) or similar device, and then transfers the encrypted data to a third party device (18). The third party lacks the decryption key, and is unable to access the transaction details or details of the user's account. The third party then accesses an ATM (12) and transfers the encrypted data to the ATM. The ATM operator (14) is able to decrypt the data, and performs the transaction. The transaction may include data limiting its performance to specific time periods, location, or repetitions.